

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Michael J. Carbotti
Joanne M. Carbotti

Case No.: 19-29782
Judge: Michael B. Kaplan

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☐ Modified/Notice Required Date: 02/26/2020
☐ Motions Included ☒ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: BFO'M

Initial Debtor: MJC

Initial Co-Debtor: JMC

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1,045.00 per Month to the Chapter 13 Trustee, starting on
04/01/2020 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,495.63 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Village Capital Investment LLC (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$0.00
DOMESTIC SUPPORT OBLIGATION	None	0.00
I.R.S.	Non-dischargeable income tax	\$5,850.00
State of N.J. Division of Taxation	Non-dischargeable income tax	\$5,785.00
City of Philadelphia	Non-dischargeable fine or penalty	\$ 993.00
New York City Department of Finance	Non-dischargeable fine or penalty	\$ 405.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

- 1.Village Capital and Investments LLC
- 2.Volkswagen Motor Credit
- 3.N.J. Division of Pensions and Benefits

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ally	0.00	Lease of Subaru automobile	Assume the lease	\$700.00

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal* and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Trustee's ordinary order of distribution
- 3) _____
- 4) _____

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 2/26/2020.

<p>Explain below why the plan is being modified:</p> <p>To correct deficiencies in original Plan</p>	<p>Explain below how the plan is being modified:</p> <ol style="list-style-type: none">1. Add arrears claim on auto loan to be paid through Plan2. Add four priority claims to be paid through the Plan3. Add an auto lease to be assumed in Plan
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 02/26/2020

/S/Michael J. Carbotti
Debtor

Date: 02/26/2020

/S/Joanne M. Carbotti
Joint Debtor

Date: 02/26/2020

/S/ Brian F. O'Malley
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Michael J. Carbotti
Joanne M. Carbotti
DebtorsCase No. 19-29782-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 67

Date Rcvd: Mar 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2020.

db/jdb +Michael J. Carbotti, Joanne M. Carbotti, 142 Lions Head Boulevard South,
Brick, NJ 08723-7823

518520739 BP Visa Signature Credit Card/Synchrony, Bankruptcy Department, PO Box 965060,
Orlando, FL 32896-5060

518588420 CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011

518609303 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

518520744 +Capital One/ Sachs Fifth Avenue, 3455 Highway 80 West, Jackson, MS 39209-7202

518520747 +Chase Cardmember Service, PO Box 1423, Charlotte, NC 28201-1423

518520749 +Costco Visa By Citi, PO Box 9001016, Louisville, KY 40290-1016

518520750 +Credit First NA, PO Box 81344, Cleveland, OH 44188-0001

518520751 +Department of Education, PO Box 2837, Portland, OR 97208-2837

518520754 EZ Pass Violation Processing, PO Box 52005, Newark, NJ 07101-8205

518520755 +First National Bank Omaha, PO Box 2557, Omaha, NE 68103-2557

518520757 First Premier Bank, Credit Card department, PO Box 5519, Sioux Falls, SD 57117-5519

518520756 First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519

518559102 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013

518520761 +Lord and Taylor, PO Box 71106, Charlotte, NC 28272-1106

518520763 +Macys, PO Box 183083, Columbus, OH 43218-3083

518617010 +Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

518682676 +NJCLASS, PO Box 548, Trenton, NJ 08625-0548

518520765 +New Jersey Division of Pensions, and Benefits, 50 West State Street,
Trenton, NJ 08608-1220

518520766 +New Jersey Turnpike Authority, P.O. Box 4971, Trenton, NJ 08650-4971

518520767 New York City Department of Finance, Church Street Station, PO Box 3640,
New York, NY 10008-3640

518739336 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO BOX 245-Bankruptcy,
Trenton, NJ 08695-0272)

518520775 TD Bank Visa, PO Box 100290, Fenwick, WV 26202-3290

518645680 +TD Bank, N.A., c/o Janelly Landa, Esq., 30 Montgomery Street, Suite 1205,
Jersey City, NJ 07302-3835

518639805 +TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road,
Latham New York 12110-2100

518520777 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Financial Services, PO Bx 5855, Carol Stream, IL 60197)

518520773 +Target Card Services, Box 660170, Dallas, TX 75266-0170

518609300 Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

518520778 +USAA, 10750 McDermott Freeway, San Antonio, TX 78288-1600

518563924 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013

518583573 +Village Capital & Investment, 2863 St. Rose Parkway, Henderson, NV 89052-4806

518520779 +Village Capital & Investments LLC, 2863 Saint Rose Parkway, Henderson, NV 89052-4806

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 00:20:14 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 04 2020 00:20:10 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

518520738 +E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2020 00:19:13 Ally, PO Box 380902,
Minneapolis, MN 55438-0902

518627430 E-mail/Text: ally@ebn.phinsolutions.com Mar 04 2020 00:19:13 Ally Capital, PO Box 130424,
Roseville, MN 55113-0004

518620771 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 04 2020 00:21:56
Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

518520748 E-mail/Text: megan.harper@phila.gov Mar 04 2020 00:20:48 City of Philadelphia,
1401 John F. Kennedy Boulevard, Suite 1330, Philadelphia, PA 19102

518520740 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:22:24 Capital One,
PO Box 85619, Richmond, VA 23285-5619

518520741 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:22:24 Capital One,
PO Box 71083, Charlotte, NC 28272-1083

518552978 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 04 2020 00:23:22
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518520742 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 04 2020 00:21:50
Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285

518520745 E-mail/PDF: gecsed@recoverycorp.com Mar 04 2020 00:22:54 Care Credit, Synchrony Bank,
PO Box 960061, Orlando, FL 32896-0061

518520752 E-mail/Text: mrdiscen@discover.com Mar 04 2020 00:19:17 Discover, PO Box 3008,
New Albany, OH 43054-3008

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 67

Date Rcvd: Mar 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518631902 E-mail/Text: bnc-quantum@quantum3group.com Mar 04 2020 00:20:02
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657

518530600 E-mail/Text: mrdiscen@discover.com Mar 04 2020 00:19:17 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518520759 +E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 04 2020 00:19:33 IRS, Central Insolvency,
PO Box 7346, Philadelphia, PA 19101-7346

518629394 E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 04 2020 00:20:29 Jefferson Capital Systems LLC,
PO Box 7999, Saint Cloud Mn 56302-9617

518520760 +E-mail/Text: bncnotices@becket-lee.com Mar 04 2020 00:19:21 Kohls, PO Box 2983,
Milwaukee, WI 53201-2983

518539739 E-mail/PDF: resurgentbknottifications@resurgent.com Mar 04 2020 00:22:01 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518520762 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:55 Lowes, PO Box 1111,
North Wilkesboro, NC 28659-1111

518550140 E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 04 2020 00:23:00 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518520764 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Mar 04 2020 00:23:00 Merrick Bank,
PO Box 660175, Dallas, TX 75266-0175

518610847 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 04 2020 00:21:56
Portfolio Recovery Associates, LLC, c/o Sears, POB 41067, Norfolk VA 23541

518609299 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 04 2020 00:22:31
Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518520770 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:58 Paypal Credit, PO Box 105658,
Atlanta, GA 30348-5658

518618152 +E-mail/Text: JCAP_BNC_Notices@jcap.com Mar 04 2020 00:20:30 Premier Bankcard, LLC,
Jefferson Capital Systems LLC Assignee, PO Box 7999, Saint Cloud Mn 56302-7999

518622167 E-mail/Text: bnc-quantum@quantum3group.com Mar 04 2020 00:20:02
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,
Kirkland, WA 98083-0788

518522064 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:42 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518631259 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:22:56 Synchrony Bank,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518520774 E-mail/Text: bankruptcy@td.com Mar 04 2020 00:20:16 TD Bank NA, PO Box 84037,
Columbus, GA 31908

518583304 +E-mail/Text: bncmail@w-legal.com Mar 04 2020 00:20:24 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

518520776 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:43 TJX Mastercard, PO Box 530949,
Atlanta, GA 30353-0949

518520781 E-mail/Text: vci.bkcy@vwcredit.com Mar 04 2020 00:20:24 VW Credit,
1401 Franklin Boulevard, Libertyville, IL 60048

518622250 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Mar 04 2020 00:23:21 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

518520782 +E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:52 Walmart,
702 Southwest 8th Street, Bentonville, AR 72716-6299

518520783 E-mail/PDF: gecsedirecoverycorp.com Mar 04 2020 00:21:50 Walmart Mastercard/Synchrony Bank,
Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 35

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518520768 NJ CLASS

518520769 NJHESAA, 4 Quakerbridge Plaza, PO Box 544, VI 00862-5000

518520780 Volkswagen Motor Credit

518520743* Capital One Platinum Mastercard, PO Box 30285, Salt Lake City, UT 84130-0285

518520746* +Care Credit/Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061

518520753* ++DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover, PO Box 3008, New Albany, OH 43054-3008)

518520758* First Premier Bank, PO Box 5619, Sioux Falls, SD 57117-5519

518520771* +Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658

518520772* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, PO Box 187,
Trenton, NJ 08695)

TOTALS: 3, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: pdf901

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Total Noticed: 67

Date Rcvd: Mar 03, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Brian F. O'Malley on behalf of Joint Debtor Joanne M. Carbotti momalley14@aol.com
Brian F. O'Malley on behalf of Debtor Michael J. Carbotti momalley14@aol.com
Kevin Gordon McDonald on behalf of Creditor Village Capital & Investment, LLC
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5